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CAROL A. HERRMANN-STECKEL, MPH
Commissioner

OPTIONS FOR MEDICARE COVERAGE OF YOUR HOSPITAL AND DOCTOR BILLS

IF YOU HAVE BOTH MEDICARE AND MEDICAID, there are two ways you can get Medicare coverage for your doctor and hospital bills. This is true whether you receive full Medicaid benefits or Medicaid just pays your Medicare premiums.

These options are called MEDICARE HEALTH PLANS. The Medicare health plan that you choose affects things like cost, benefits, doctor choice, convenience, and quality. Your Medicare health plan choices include 1) original Medicare and 2) Medicare Advantage plans. Original Medicare and Medicare Advantage plans are both approved by the federal government to provide Medicare benefits in Alabama. You can choose either type of Medicare health plan. Your options are discussed below.

1. Original Medicare is available nationwide and pays for many health care services and supplies but it does not pay all of your health care costs. There may be costs that you must pay such as copayments and deductibles unless Medicaid pays those charges for you.
2. Medicare Advantage plans are available in many areas and provide different ways to get Medicare coverage for your hospital and doctor bills. The plans provide the same coverage as original Medicare and may provide additional benefits.

Because many people are not familiar with Medicare Advantage plans, here is some information to help you decide if you would like to change from original Medicare to a Medicare Advantage plan. You can keep the type of Medicare health plan you now have or you can change. It is your decision.

What you need to know about Medicare Advantage plans:

1. Medicare Advantage plans provide the same or better benefits as original Medicare. If you choose to enroll in a Medicare Advantage plan, your MEDICAID benefits will not change. However, you **MUST** follow the plan's rules.
2. If Medicaid does not pay your doctor and hospital bills, Medicare Advantage plans will help you with your copayments and/or deductibles on Medicare covered services.
3. You can pick any doctor who is in the Medicare Advantage plan's network to be your personal doctor as long as the doctor is accepting new patients.
4. You may get some extra benefits at no cost to you. Some of these benefits could include:
 - ❖ Extra hospital days
 - ❖ Routine checkup each year
 - ❖ Routine eye and hearing exams
 - ❖ A yearly allowance for eyeglasses or contact lens
 - ❖ Assistance with transportation to medical appointments
 - ❖ In some cases, help with payment of some of your medicine
5. You will not lose any Medicare or Medicaid benefits you have now if you join a Medicare Advantage plan.
6. **Each Medicare Advantage plan has special rules.** You will need to follow the rules for the Medicare Advantage plan if you decide to enroll. If you do not follow these rules, you may have to pay for your care. Some of the rules are:
 - ❖ **You must go to doctors, hospitals or places that are part of the plan you choose.** If you do not follow this rule, you may have to pay for your care. When you sign up, you will get a list of doctors and places that are part of the program you choose.
 - ❖ **If you need tests or care** that your doctor, hospital or other medical provider cannot give you, your doctor will send you to another doctor or place for care.

The following Medicare Advantage plans have a special arrangement with Alabama Medicaid that saves money for the Medicaid program and may provide extra benefits for you. These plans have agreed not to charge copayments or deductibles to people with Medicaid and there is no cost to join any of these plans.

- United Healthcare's Medicare Complete,
- VIVA Health's VIVA Medicare Plus
- HealthSpring's Seniors First, and
- Blue Cross and Blue Shield's Blue Advantage

At least one of these plans offers Medicare benefits in your county. A brochure is enclosed for each plan in your area. Be sure to read each brochure for information about the plan(s) in your area.

❖ **IF YOU NEED HELP UNDERSTANDING THE RULES**, call the Medicare Advantage plan at the telephone number listed in their brochure.

If you want to find out more about any of these Medicare Advantage plans:

1. Read the information you received about the Medicare Advantage plan(s) in your area.
2. Then, contact the Medicare Advantage plan(s) if you want more information.
 - ❖ You can call them at the telephone number listed in their brochure.
 - ❖ Or, you can send them the postcard you received with this letter and someone will call you and set up a time to talk to you.
 - ❖ If you did not get information about one of these plans and you think that plan may be in your area, you can call and ask them for their brochure.

Numbers to call for information about these Medicare Advantage plans:

VIVA Health's Viva Medicare Plus
1-205-933-8482
1-888-830-8482
1-800-548-2546 (TTY/TDD)

Blue Cross and Blue Shield of Alabama's Blue Advantage
1-888-578-6775
1-800-257-3384 (TTY/TDD)

United Healthcare's Medicare Complete
1-800-945-0146
1-888-685-8480 (TTY/TDD)

HealthSpring's Seniors First
1-888-212-5475
1-877-262-9090 (TTY/TDD)

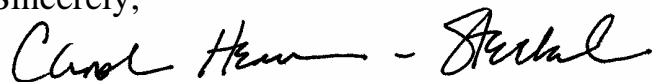
**CHANGING FROM ORIGINAL MEDICARE TO A MEDICARE
ADVANTAGE PLAN IS UP TO YOU.**

- ❖ **If you do not want to sign up with a Medicare Advantage plan now, you do not need to do anything.**
- ❖ **If you change your mind later** and want to join a Medicare Advantage plan, you can still do so. All you need to do is call the telephone number listed above for the plan you want to know more about.

STILL HAVE QUESTIONS?

- For information about a Medicare Advantage plan, call the Medicare Advantage plan at the number listed in the enclosed brochure.
- If you need help deciding which is best for you, a Medicare Advantage plan or original Medicare, you can call the State Health Insurance Assistance Program (SHIP) at 1-800-243-5463 for assistance. They can also tell you if there are any other Medicare Advantage plans in your area.
- If you have questions about your Medicaid call 1-800-362-1504 toll-free.

Sincerely,



Commissioner Carol A. Herrmann-Steckel, MPH
Alabama Medicaid Agency